

## APPENDIXES

### RESEARCH QUESTIONNAIRE

#### A. RESPONDENT DEMOGRAPHIC

Name :

Gender :  Male/  Female

Age :  18-25

Major :

Program :  Diploma III/  Diploma IV/  Bachelor

Choose one alternative answer for each question based on your opinion.

Each question consists of 5 answer choices:

SD = Strongly Disagree

D = Disagree

N = Neutral

A = Agree

SA = Strongly Agree

#### B. QUESTION

No	Question	SD	D	N	A	SA
Financial Knowledge						
1	I know the benefits of financial management					
2	I know how to manage finances properly and wisely					

3	I know the benefits of budgeting and financial planning					
4	I know how to set short, medium and long term financial goals					
5	I know how to prepare a financial and spending budget					
6	I know the factors to consider in preparing a financial and expenditure budget					
7	I know various sources of income					
8	I know the factors that affect income					
9	I know unexpected expenses					
10	I know the terms in interest rates					
11	I know simple interest rate calculations					
12	I know compound interest rate calculations					
13	I know the aspects that need to be considered in taking credit					
14	I know the factors that affect creditworthiness					
15	I set financial goals					
<b>Financial Behavior</b>						
16	I set financial goals					
17	It is important to think/plan about finances					
18	I estimate costs accurately					
19	I estimate income appropriately					
20	I plan budget and expenses					
21	I consider several alternatives when making financial decisions					

22	I can adjust to meet emergency finances					
23	I can pay my bills on time					
24	I can meet the financial goals that I have set					
25	I am able to successfully carry out my spending plans according to the ones I made					
Financial Attitude						
26	Making budget planning is an important strategy in finance					
27	It is important to plan finances clearly					
28	Keeping personal financial records is important for finances Philosophy of debt					
29	I prefer I prefer to pawn goods for unforeseen needs					
30	I prefer to buy necessities from friends by way of debt					
31	It is normal to owe other people money Security					
32	I will use my personal savings as emergency funding					
33	I use credit to overcome a lack of funds Assess finances personal					
34	My financial condition does not interfere with my relationships with other people					
35	Learning about finance is a priority					
Interest in Using Online Loans						

36	I am interested in finding information about online loans						
37	I will consider using online loans in the future						
38	I am interested in using online loans						
39	I am interested in knowing the loans offered on online loans						
40	I am interested in recommending other people to use online loans						
41	I plan to use online loans when necessary						

### DATA QUESTIONNAIRE

RESPONDENT DEMOGRAPHIC					FINANCIAL KNOWLEDGE										FINANCIAL BEHAVIOR														
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)	FK1	FK2	FK3	FK4	FK5	FK6	FK7	FK8	FK9	FK10	FK11	FK12	FK13	FK14	FK15	FB1	FB2	FB3	FB4	FB5	FB6	FB7	FB8	FB9	FB10
Rahmady Mulihi	Male (Laki-Laki)	18-21	Accounting	Bachelor	4	5	4	4	4	5	5	3	4	3	4	4	5	4	5	3	5	4	5	3	5	4	4	5	5
Muhammad Habib	Male (Laki-Laki)	22-25	Accounting	Diploma IV	5	4	5	5	4	5	4	5	3	4	3	4	5	5	5	5	4	5	5	4	5	4	5	4	5
Wahyu Tri Lestari	Female	22-25	Akuntansi	Bachelor	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4	5	4	5	4	5	4	5
Melinda Diapan	Female	22-25	Accounting	Bachelor	5	5	5	5	5	5	3	3	3	1	1	1	1	1	1	5	5	5	1	1	1	3	1	5	5
aidito	Male (Laki-Laki)	18-21	accounting	Bachelor	5	4	5	4	4	4	5	3	4	5	4	5	4	4	4	4	4	5	5	4	3	4	4	5	4
Muhammad Ridzky	Male (Laki-Laki)	18-21	Information	Bachelor	4	4	4	5	4	5	4	5	5	5	5	5	5	5	5	5	4	5	5	4	5	5	5	5	5
Taufik Nur Arifin	Male (Laki-Laki)	22-25	Akuntansi	Bachelor	5	5	5	5	5	5	4	4	4	5	5	4	5	4	4	5	5	4	4	4	4	5	4	4	5
Jasmine	Female	22-25	Mechanical	Bachelor	5	5	4	4	5	5	4	5	3	3	3	2	3	4	5	4	4	4	1	3	5	3	5	5	
Ferdiansyah	Male (Laki-Laki)	18-21	Accounting	Diploma IV	4	5	3	5	5	4	5	4	3	5	5	5	4	5	4	5	4	5	5	4	5	5	3	3	4
Ahmad Djandari	Male (Laki-Laki)	22-25	Accounting	Bachelor	4	5	5	3	5	5	4	5	5	5	5	5	4	5	5	5	3	5	4	5	5	5	3	5	5
izdihar	Male (Laki-Laki)	22-25	accounting	Bachelor	4	4	4	4	4	4	5	4	4	4	3	4	4	4	4	4	5	4	4	4	1	2	4	2	3
Nur Cynthia	Female	18-21	Accounting	Bachelor	4	5	5	5	3	5	5	5	3	5	4	4	5	5	4	5	4	5	5	3	5	2	5	4	2
Mouby Saphira	Female	22-25	Accounting	Diploma IV	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	2	3	3	4	4	5	5
Yuliana Sari	Female	18-21	Accounting	Diploma III	5	4	5	3	5	4	5	5	4	3	3	3	5	5	5	5	4	5	5	3	4	4	5	5	5
Dzikri Pradiho	Male (Laki-Laki)	22-25	Mechanical	Bachelor	5	4	5	3	5	5	4	4	4	3	4	5	5	4	5	3	3	5	5	4	5	4	5	4	5
Pudita Putri	Female	22-25	Accounting	Diploma IV	5	3	5	5	4	5	5	5	3	5	4	5	5	5	3	4	5	4	5	4	5	5	5	5	5
Ratu Lulu	Female	18-21	Manajemen	Diploma III	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	2	3	3	3	4	4
Lala Ramadhani	Female	18-21	Accounting	Diploma III	5	4	3	5	4	4	5	3	5	5	4	5	4	5	5	5	3	5	4	5	3	4	5	5	5
Syukri Qotubli	Male (Laki-Laki)	22-25	Law	Bachelor	4	5	5	3	5	4	5	5	5	5	4	3	5	5	4	5	3	4	5	5	4	5	5	3	5
Tiara Abea	Female	22-25	Pharmacy	Bachelor	4	4	4	4	4	4	4	4	4	3	3	3	4	4	4	4	4	4	4	2	4	3	4	3	5
Affiah Harairih	Female	22-25	Accounting	Diploma IV	5	4	3	5	5	5	4	5	5	5	5	5	5	5	4	4	4	5	3	5	5	4	5	5	5
Salma Khansa	Female	22-25	Law	Bachelor	5	4	5	3	5	5	4	5	3	5	5	5	4	5	5	4	5	5	4	5	3	5	5	5	4
Giting	Male (Laki-Laki)	22-25	Accounting	Diploma IV	5	5	3	5	4	4	5	5	5	3	5	5	4	4	5	4	4	5	4	5	4	5	5	3	5
Hafizah	Female	22-25	Accounting	Diploma IV	5	4	3	5	4	5	5	5	3	4	5	5	5	5	5	5	5	4	5	3	5	4	5	4	5

RESPONDENT DEMOGRAPHIC						FINANCIAL KNOWLEDGE										FINANCIAL BEHAVIOR																
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)		FK1	FK2	FK3	FK4	FK5	FK6	FK7	FK8	FK9	FK10	FK11	FK12	FK13	FK14	FK15	FB1	FB2	FB3	FB4	FB5	FB6	FB7	FB8	FB9	FB10		
Putri Aulia	Female	18-21	Psikologi	Diploma IV		1	1	1	1	1	3	3	4	4	4	4	4	4	4	4	4	1	1	1	5	5	5	1	4	1	1	
Wahyuni Rifahwati	Female	18-21	accounting	Bachelor		4	4	5	4	5	3	4	4	4	5	4	4	4	4	4	4	5	4	5	4	4	4	4	4	4	4	
Amnisa zahra	Female	22-25	Managemen	Diploma IV		5	4	4	2	4	3	4	4	4	2	2	2	2	2	2	2	5	5	4	1	1	2	4	2	4	5	
M Fauzan Tri Pasya	Male (Laki-Laki)	22-25	Accounting	Diploma IV		4	4	4	3	4	4	4	4	4	4	4	3	4	4	4	4	5	5	5	5	5	5	5	5	5	5	
Trihumi salsabilla	Female	22-25	Finance	Bachelor		5	4	3	5	5	4	5	5	5	3	5	5	4	5	5	5	5	4	5	5	5	3	5	4	5	5	
Aerli Patricia	Female	18-21	Koperasiwan	Bachelor		4	4	4	4	4	4	3	4	2	2	2	2	2	2	2	4	4	4	2	1	1	2	2	3	4	4	
Risika Putri Amiza	Female	18-21	Gizi	Diploma III		4	4	5	3	5	3	4	3	4	2	1	1	2	1	2	5	5	5	1	1	1	3	1	5	4	4	
Fachri Firmansyah	Male (Laki-Laki)	22-25	Finance	Bachelor		3	3	2	3	2	2	2	4	3	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	4	
Bariq	Male (Laki-Laki)	18-21	Biet	Bachelor		5	4	4	4	4	5	4	5	4	4	5	4	5	5	5	5	5	5	5	1	1	1	5	2	4	4	
Selli Inelia Sari	Female	22-25	Bachelor in	Bachelor		5	5	5	5	5	5	5	5	3	3	3	3	3	3	3	5	5	5	1	1	1	3	1	5	5		
Gatun Bohim	Male (Laki-Laki)	22-25	Accounting	Bachelor		5	4	4	4	4	4	4	4	4	4	3	3	3	3	3	4	4	4	1	1	1	4	1	4	5		
Zella Qulan	Female	22-25	accounting	Bachelor		5	4	4	4	4	4	4	4	4	4	2	2	2	2	4	4	5	5	4	1	1	2	2	4	5		
Safrah	Female	22-25	Accounting	Bachelor		5	4	4	5	4	5	5	5	5	4	4	4	4	5	5	5	5	4	4	5	4	4	5	4	5	5	
Fariz	Male (Laki-Laki)	22-25	Accounting	Bachelor		5	4	3	5	5	5	4	5	5	4	5	5	3	5	5	5	5	4	5	3	5	4	5	5	5	5	
Arie wijaya	Male (Laki-Laki)	22-25	Chemistry	Bachelor		5	4	5	3	5	4	5	5	4	5	2	5	5	4	5	5	5	4	3	5	4	5	5	5	5	5	
Melisia	Female	18-21	Accounting	Diploma III		5	3	5	4	3	5	2	5	5	4	5	3	5	5	5	5	3	5	4	5	3	5	4	5	5	5	
Zevra	Female	22-25	Accounting	Diploma IV		5	4	3	5	5	4	5	3	5	5	3	4	5	5	5	5	5	3	5	4	5	3	5	4	5	5	
Clandva	Female	22-25	Accounting	Diploma IV		5	4	4	5	3	5	5	3	5	4	5	5	4	3	5	4	5	3	5	5	5	3	5	4	5	5	
Anisna	Female	22-25	Accounting	Diploma IV		5	3	4	5	3	5	5	3	4	5	5	3	4	5	5	3	4	3	5	4	3	5	4	5	3	5	
Adriana	Female	18-21	Administration	Diploma IV		5	4	2	5	5	2	5	4	5	3	5	4	5	3	5	5	4	3	5	4	3	5	4	3	5	4	
Rere	Female	18-21	Mechanical	Bachelor		5	3	4	5	5	4	5	3	5	5	4	5	3	5	5	5	3	4	3	5	5	3	5	4	5	4	
Ayu Rosalia	Female	22-25	Kedokteran	Bachelor		4	4	5	3	5	5	5	3	5	4	4	5	5	5	5	5	4	4	5	5	5	3	5	4	4	4	
Putri Permata	Female	18-21	Finance	Diploma III		5	4	5	3	5	3	4	5	3	4	4	4	4	4	5	5	3	5	4	5	4	5	4	5	5	5	
Azzam Hidayat	Male (Laki-Laki)	18-21	Architect	Bachelor		5	4	3	4	5	3	5	5	4	5	3	5	4	5	5	5	3	4	5	5	3	4	5	3	5	4	5

RESPONDENT DEMOGRAPHIC						FINANCIAL KNOWLEDGE										FINANCIAL BEHAVIOR																			
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)		FK1	FK2	FK3	FK4	FK5	FK6	FK7	FK8	FK9	FK10	FK11	FK12	FK13	FK14	FK15	FB1	FB2	FB3	FB4	FB5	FB6	FB7	FB8	FB9	FB10					
Taufik	Male (Laki-Laki)	18-21	Accounting	Diploma IV		4	5	3	5	4	5	3	5	5	5	5	3	4	5	5	5	3	4	5	5	4	3	5	5	4	5				
Sella	Female	22-25	Information	Bachelor		5	4	5	2	3	4	1	5	3	4	5	5	4	3	5	5	5	4	3	5	4	5	4	5	3	4	5			
Gita Bastari	Male (Laki-Laki)	22-25	Administration	Diploma IV		5	4	5	3	5	4	5	2	5	4	3	5	5	2	5	4	3	5	4	3	3	4	5	5	5	5				
Affi Arwadi	Male (Laki-Laki)	22-25	Electrical	Diploma IV		4	5	2	5	4	5	3	5	4	5	3	4	4	5	5	5	5	4	5	5	4	5	4	5	3	4	5			
Rahmat	Male (Laki-Laki)	18-21	Accounting	Bachelor		5	3	4	5	3	5	4	5	3	4	4	5	5	4	5	5	3	3	4	4	3	5	3	5	5	5				
Adhe Pratama	Male (Laki-Laki)	18-21	Mechanical	Diploma IV		5	4	3	4	5	5	3	4	5	5	5	5	4	5	5	5	5	3	4	5	3	4	5	3	4	4	5			
Salsa	Female	18-21	Management	Diploma IV		5	3	4	4	5	3	4	4	5	5	5	3	4	5	5	5	4	3	4	5	4	5	4	5	5	5	5			
Adi	Male (Laki-Laki)	18-21	Elektro	Diploma III		1	2	2	2	3	2	1	2	3	2	1	2	2	1	3	2	1	2	1	3	1	3	1	2	1	2	1			
Alex	Male (Laki-Laki)	22-25	Teknik Mesin	Diploma IV		4	3	5	4	5	3	5	4	3	5	5	4	3	5	5	4	4	5	3	4	5	3	4	4	5	3	5			
Rafael	Male (Laki-Laki)	22-25	Management	Diploma IV		4	2	4	3	5	4	3	4	5	4	5	5	4	4	5	5	4	4	5	3	4	5	3	4	4	3	5			
Alfiyanto	Male (Laki-Laki)	22-25	Chemistry	Diploma IV		4	5	3	4	5	4	3	5	4	5	3	4	4	5	5	5	4	3	5	5	4	5	4	5	3	4	5			
Muhammad Ihsan	Male (Laki-Laki)	18-21	Management	Diploma III		1	2	3	2	1	3	3	1	2	2	1	2	1	2	1	2	3	2	1	3	2	2	1	3	2	1	2	1		
Ridwan	Male (Laki-Laki)	18-21	Engineering	Diploma IV		1	3	3	2	1	3	1	2	3	4	1	1	1	1	1	1	2	3	2	1	3	2	1	3	2	1	2	1		
Silvana	Female	18-21	Accounting	Diploma III		3	5	4	3	4	5	3	4	3	5	4	5	3	4	5	4	5	4	3	5	4	3	5	4	3	5	4			
Heri alamsyah	Male (Laki-Laki)	22-25	Hospitality	Diploma III		3	2	3	3	2	1	3	1	2	1	3	2	2	1	2	3	2	1	3	1	2	1	3	1	2	1	2	1		
Nurhalih	Female	22-25	Education	Bachelor		5	3	4	2	5	4	3	2	4	4	5	3	4	5	5	3	4	5	3	5	3	5	4	5	4	5	5			
Rifal mahesa	Male (Laki-Laki)	22-25	BICT	Bachelor		3	5	3	4	5	4	5	3	5	4	5	3	4	5	3	5	5	3	4	5	3	4	5	3	4	5	5			
Anfi Febrian	Male (Laki-Laki)	22-25	Biet	Bachelor		5	4	3	4	3	4	5	3	4	5	3	4	4	5	5	4	5	3	4	5	3	4	5	3	4	5	4			
Abiel fatri	Male (Laki-Laki)	18-21	Hospitality	Bachelor		5	3	4	5	3	5	5	4	5	3	5	4	4	5	5	5	4	5	3	4	5	3	4	5	3	4	5	5		
Andika pramono	Male (Laki-Laki)	22-25	Noufal riqi	Bachelor		2	4	4	3	1	3	2	1	5	2	3	2	4	4	1	2	4	5	4	5	4	3	4	5	3	4	2	4	1	
Himawan	Male (Laki-Laki)	22-25	Accounting	Diploma IV		4	3	5	3	2	4	5	3	5	4	5	3	5	4	5	5	3	4	5	3	4	5	3	5	5	4	5	4		
Ahmad khalfiah	Male (Laki-Laki)	22-25	Biet	Bachelor		5	4	3	5	4	5	3	4	5	4	5	3	4	5	5	3	4	5	3	4	5	3	5	4	5	3	4	5	4	
Selli Inelia	Female	22-25	BICT	Bachelor		1	2	3	1	2	3	1	2	3	1	2	2	1	1	1	3	2	1	2	2	1	1	3	2	1	3	2	1	2	1
Abel	Female	22-25	Law	Bachelor		4	3	5	4	5	3	4	4	5	3	5	5	3	3	4	5	3	4	5	3	4	5	3	5	4	3	5	5	5	

RESPONDENT DEMOGRAPHIC						FINANCIAL KNOWLEDGE										FINANCIAL BEHAVIOR																			
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)		FK1	FK2	FK3	FK4	FK5	FK6	FK7	FK8	FK9	FK10	FK11	FK12	FK13	FK14	FK15	FB1	FB2	FB3	FB4	FB5	FB6	FB7	FB8	FB9	FB10					
Azhan mayah	Female	18-21	Education	Diploma IV		3	2	1	3	1	1	2	3	3	1	2	3	1	2	1	2	1	3	2	2	3	1	2	1	2	3	1	1		
Falmi	Male (Laki-Laki)	22-25	Architect	Diploma IV		3	4	3	5	4	5	4	5	3	5	4	4	4	5	4	4	3	5	4	5	5	5	5	3	4	5	5	5		
Reza publer	Male (Laki-Laki)	22-25	Communication	Bachelor		5	4	3	4	5	4	3	4	5	5	5	3	4	5	5	5	4	3	5	4	3	5	3	5	5	5	5	5		
Emilia sari	Female	22-25	Hospitality	Bachelor		3	2	3	1	3	1	1	1	2	2	1	4	1	2	1	1	2	1	3	2	3	1	1	5	1	1	2	1	2	1
Naya Khairunnisa	Female	22-25	Accounting	Diploma IV		4	5	3	5	4	5	3	4	5	5	3	4	4	5	5	5	3	4	4	5	5	4	5	5	5	3	5	4	5	
Sofia sur	Female	22-25	Medical	Bachelor		3	4	3	5	5	3	4	5	4	5	3	5	5	3																

RESPONDENT DEMOGRAPHIC					FINANCIAL ATTITUDE						INTEREST IN USING ONLINE											
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)	FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10	IOL1	IOL2	IOL3	IOL4	IOL5	IOL6		
Reinady Maliki	Male (Laki-Laki)	18-21	Accounting	Bachelor	5	5	4	5	4	3	5	4	4	5	4	3	4	4	5	4	5	
Muhammad Habib	Male (Laki-Laki)	22-25	Accounting	Diploma IV	5	5	5	4	5	5	4	5	5	5	4	5	5	5	5	4	5	
Wahyu Tri Lestari	Female	22-25	Akuntansi	Bachelor	5	5	5	4	5	4	5	4	4	5	5	4	5	4	5	4	5	
Melinda Diapan	Female	22-25	Accounting	Bachelor	5	5	5	5	5	5	5	5	5	5	1	3	3	3	3	3	3	
aidito	Male (Laki-Laki)	18-21	accounting	Bachelor	4	5	4	5	4	4	5	5	5	4	5	3	4	4	5	5	5	
Muhammad Ridzky	Male (Laki-Laki)	18-21	Information	Bachelor	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	
Taufik Nur Arifin	Male (Laki-Laki)	22-25	Akuntansi	Bachelor	5	4	4	5	5	5	5	5	4	5	5	5	5	5	5	5	5	
jasmine	Female	22-25	Mechanical	Bachelor	5	5	4	4	4	5	5	5	5	5	3	3	3	4	3	4	5	
Ferdiansyah	Male (Laki-Laki)	18-21	Accounting	Diploma IV	4	3	5	4	4	5	4	4	5	3	5	3	4	5	5	5	5	
Ahmad Djauhari	Male (Laki-Laki)	22-25	Accounting	Bachelor	5	5	4	5	4	3	5	5	3	5	4	5	3	5	5	5	5	
izdihar	Male (Laki-Laki)	22-25	accounting	Bachelor	3	3	3	3	3	3	3	4	4	4	3	3	3	3	3	3	3	3
Nur Cyntia	Female	18-21	Accounting	Bachelor	5	4	5	3	5	2	4	4	5	5	5	3	4	5	5	5	5	
Mouly Saphira	Female	22-25	Accounting	Diploma IV	5	5	4	5	5	5	5	5	5	4	3	3	3	3	3	3	3	
Yuliana Sari	Female	18-21	Accounting	Diploma III	5	3	3	4	5	5	4	5	4	5	5	4	5	4	5	5	5	
Dzikri Pradito	Male (Laki-Laki)	22-25	Mechanical	Bachelor	5	5	4	5	4	3	4	5	5	4	5	5	4	5	5	4	5	
Padlia Putri	Female	22-25	Accounting	Diploma IV	5	3	5	4	5	4	5	3	5	5	5	3	4	5	4	5	5	
Ratu Lulu	Female	18-21	Manajemen	Diploma III	4	4	4	4	4	4	4	4	4	4	4	3	4	2	3	4	2	
Lala Ramadhani	Female	18-21	Accounting	Diploma III	5	3	5	4	5	5	4	5	5	5	5	5	5	5	5	5	5	
Svukri Qoluyubi	Male (Laki-Laki)	22-25	Law	Bachelor	5	4	3	5	5	4	5	4	5	5	4	5	5	5	5	5	5	
Tiara Abee	Female	22-25	Pharmacy	Bachelor	4	4	4	4	4	4	4	4	4	4	3	4	4	3	2	3	2	
Affiah Hurairah	Female	22-25	Accounting	Diploma IV	5	3	5	4	5	5	4	5	5	5	5	5	4	5	5	5	4	
Salma Khansa	Female	22-25	Law	Bachelor	5	5	4	3	5	5	5	4	4	5	5	3	5	4	4	4	5	
Gilang	Male (Laki-Laki)	22-25	Accounting	Diploma IV	5	4	5	5	5	4	5	5	5	4	5	5	5	5	5	5	5	
Hafizah	Female	22-25	Accounting	Diploma IV	5	3	4	5	5	3	5	4	5	4	5	4	5	4	5	4	5	5

RESPONDENT DEMOGRAPHIC					FINANCIAL ATTITUDE						INTEREST IN USING ONLINE										
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)	FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10	IOL1	IOL2	IOL3	IOL4	IOL5	IOL6	
Putri Aulia	Female	18-21	Psikologi	Diploma IV	1	1	1	1	1	1	1	1	1	1	1	5	1	5	5	5	5
Wahyuni Rifdahwati	Female	18-21	accounting	Bachelor	5	4	4	4	4	4	4	5	4	3	4	4	5	5	5	4	4
Anissa zahra	Female	22-25	Managemen	Diploma IV	5	5	3	3	4	3	4	4	4	3	2	1	1	1	1	1	1
M Fauzan Tri Pasva	Male (Laki-Laki)	22-25	Accounting	Diploma IV	4	5	5	5	5	5	3	5	5	5	1	2	1	1	2	2	2
Tritanti salsabila	Female	22-25	Finance	Bachelor	3	5	4	5	4	3	5	4	5	4	5	3	5	4	4	4	5
Asrid Patrisia	Female	18-21	Keperawatan	Bachelor	4	4	4	4	4	4	4	4	4	4	1	2	1	1	1	1	1
Rizkika Putri Amiza	Female	18-21	Giizi	Diploma III	4	4	5	5	5	4	4	4	5	4	5	1	1	1	1	1	1
Fachri Firmansyah	Male (Laki-Laki)	22-25	Finance	Bachelor	4	4	4	4	3	4	4	4	4	4	2	2	2	2	2	2	2
Baariq	Male (Laki-Laki)	18-21	Bict	Bachelor	5	5	5	5	4	5	4	4	4	4	2	3	3	1	1	1	5
Selli Imelia Sari	Female	22-25	Bachelor in	Bachelor	5	5	5	5	5	5	5	5	5	5	1	5	1	1	1	1	1
Gattan Ibrahim	Male (Laki-Laki)	22-25	Accounting	Bachelor	4	4	4	4	4	4	4	4	4	4	3	3	3	3	3	3	3
Zella Qaulan	Female	22-25	accounting	Bachelor	4	4	4	4	4	4	4	4	4	4	1	1	1	1	1	1	1
Safirah	Female	22-25	Accounting	Bachelor	5	4	4	4	5	5	4	4	5	4	5	4	5	3	3	4	5
Fariz	Male (Laki-Laki)	22-25	Accounting	Bachelor	5	4	5	3	5	5	4	3	5	5	5	5	5	5	5	5	5
Arie wijaya	Male (Laki-Laki)	22-25	Chemistry	Bachelor	5	4	5	5	3	5	5	5	4	5	5	4	5	5	3	5	5
Melissa	Female	18-21	Accounting	Diploma III	5	3	5	5	4	3	5	5	3	5	5	4	5	5	5	4	5
Zevira	Female	22-25	Accounting	Diploma IV	5	4	3	5	4	5	3	5	4	5	5	3	4	5	5	5	4
Claudia	Female	22-25	Accounting	Diploma IV	5	3	4	5	5	3	5	5	4	5	5	3	5	4	5	5	5
Anissa	Female	22-25	Accounting	Diploma IV	5	3	4	5	3	5	4	5	3	5	5	4	5	4	5	5	5
Adriana	Female	18-21	Administration	Diploma IV	5	4	3	5	4	5	5	5	3	5	5	4	5	3	5	5	5
Rere	Female	18-21	Mechanical	Bachelor	5	4	5	3	5	4	5	5	5	5	5	4	3	5	4	5	5
Ayu Rosalia	Female	22-25	Kedokteran	Bachelor	5	3	5	5	4	5	5	5	4	5	5	4	5	5	5	5	5
Putri Permata	Female	18-21	Finance	Diploma III	5	4	4	5	5	3	5	5	4	5	5	5	5	4	5	5	5
Azzam Hidayat	Male (Laki-Laki)	18-21	Architect	Bachelor	5	3	4	5	3	4	4	2	5	5	5	3	4	5	5	5	5

RESPONDENT DEMOGRAPHIC					FINANCIAL ATTITUDE						INTEREST IN USING ONLINE											
Name (Nama)	Gender (Jenis Kelamin)	Age (Usia)	Major	Program (Program Studi)	FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10	IOL1	IOL2	IOL3	IOL4	IOL5	IOL6		
Taufik	Male (Laki-Laki)	18-21	Accounting	Diploma IV	5	3	5	3	4	4	3	5	5	4	5	5	4	3	4	5	5	
Sella	Female	22-25	Information	Bachelor	4	5	4	5	3	1	5	5	4	5	5	3	4	5	2	5	5	
Gita Bastari	Male (Laki-Laki)	22-25	Administration	Diploma IV	5	4	3	5	4	5	4	4	5	5	5	5	5	4	5	5	5	
Affif Arsyadie	Male (Laki-Laki)	22-25	Electrical	Diploma IV	5	5	3	4	4	5	3	5	4	5	5	5	5	5	5	5	5	
Rahmat	Male (Laki-Laki)	18-21	Accounting	Bachelor	5	4	5	5	5	4	5	3	5	5	5	3	4	5	4	5	5	
Adhe Pratama	Male (Laki-Laki)	18-21	Mechanical	Diploma IV	5	4	4	4	5	3	5	4	5	4	5	4	5	5	5	5	5	
Salsa	Female	18-21	Management	Diploma IV	5	4	5	5	3	4	5	4	5	5	5	3	4	3	5	5	5	
Adi	Male (Laki-Laki)	18-21	Elektro	Diploma III	3	2	1	2	3	1	2	1	3	2	3	1	2	1	2	1	2	1
Alex	Male (Laki-Laki)	22-25	Teknik Mesin	Diploma IV	5	4	3	5	4	5	3	5	4	5	5	3	4	5	4	5	5	
Rafaal	Male (Laki-Laki)	22-25	Management	Diploma IV	4	3	5	4	4	5	5	3	5	3	5	5	5	5	5	5	5	
Aldi yanto	Male (Laki-Laki)	22-25	Chemistry	Diploma IV	5	3	5	4	4	3	5	5	5	5	5	4	5	3	4	5	5	
Muhammad Ihsan	Male (Laki-Laki)	18-21	Management	Diploma III	3	2	1	2	2	1	1	2	2	1	3	2	1	2	1	2	1	2
Ridwan	Male (Laki-Laki)	18-21	Engineering	Diploma IV	3	1	2	1	2	3	1	1	1	1	2	1	3	1	1	1	1	1
Silvana	Female	18-21	Accounting	Diploma III	5	4	5	3	4	5	3	4	5	4	5	3	4	5	3	5	5	
Heri alamsyah	Male (Laki-Laki)	22-25	Hospitality	Diploma III	4	2	1	3	1	3	2	1	2	3	2	1	3	2	1	2	1	2
Nurbaiti	Female	22-25	Education	Bachelor	4	5	3	4	3	5	5	5	4	5	5	3	4	3	4	5	5	
Rifat mahesa	Male (Laki-Laki)	22-25	BICT	Bachelor	5	4	5	3	4	5	4	3	5	5	5	4	3	5	4	5	5	
Audi Febrian	Male (Laki-Laki)	22-25	Bict	Bachelor	5	3	4	5	4	5	4	5	3	5	5	4	5	4	3	5	5	
Abiel fajri	Male (Laki-Laki)	18-21	Hospitality	Bachelor	5	3	4	5	5	4	3	5	5	5	5	3	4	4	3	5	5	
Andika pramono	Male (Laki-Laki)	22-25	Noufal rifqi	Bachelor	4	3	1	3	2	5	2	3	3	2	5	3	2	4	3	2	2	2
Himawan	Male (Laki-Laki)	22-25	Accounting	Diploma IV	5	2	5	4	4	4	5	4	5	5	5	3	4	4	5	5	5	
Ahmad khalfiah	Male (Laki-Laki)	22-25	Bict	Bachelor	3	5	4	5	3	4	3	5	5	5	3	5	4	3	5	5	5	
Selli Imelia	Female	22-25	BICT	Bachelor	1	4	1	3	2	1	2	1	1	1	2	1	4	2	1	2	1	2
Abel	Female	22-25	Law	Bachelor	3	4	5	4	3	4	5	3	4	5	5	4	5	3	5	5	5	

RESPONDENT DEMOGRAPHIC					FINANCIAL ATTITUDE						INTEREST IN USING ONLINE									
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Azizan inayah	Female	18-21	Education	Diploma IV	3	1	2	3	1	2	1	2	1	3	3	2	1	3	2	2
Fahmi	Male (Laki-Laki)	22-25	Architect	Diploma IV	5	4	5	3	4	5	5	3	4	4	5	4	4	5	3	5
Reza pahlevi	Male (Laki-Laki)	22-25	Communication	Bachelor	5	3	4	5	4	4	5	4	3	5	5	4	3	5	5	
Emilia sari	Female	22-25	Hospitality	Bachelor	1	3	2	3	1	2	2	2	1	3	3	2	3	1	1	1
Naya Khairunnisa	Female	22-25	Accounting	Diploma IV	5	5	4	3	5	5	4	3	4	5	5	5	5	5	5	5
Sofia nur	Female	22-25	Medical	Bachelor	5	4	3	5	5	3	5	4	3	5	5	3	4	5	3	5
Novita sari	Female	18-21	Management	Bachelor	5	4	3	5	4	5	3	4	5	5	5	4	5	4	5	5
Mutiara salsabila	Female	22-25	Management	Diploma III	5	3	4	5	4	5	3	5	4	5	5	3	4	5	4	5
Reyhan wiguna	Male (Laki-Laki)	18-21	Engineering	Bachelor	5	5	5	4	5	3	4	5	4	5	4	3	5	5	3	5
Bintang prakoso	Male (Laki-Laki)	18-21	Management	Diploma IV	5	3	4	5	3	2	4	5	4	5	5	4	3	4	5	5
Wira	Male (Laki-Laki)	22-25	Mechanical	Bachelor	5	3	5	5	3	4	5	5	3	4	4	3	4	5	4	5
Desti	Male (Laki-Laki)	18-21	Communication	Bachelor	5	5	3	4	5	4	3	5	4	4	5	5	5	5	5	5
Sri ayu	Female	22-25	Accounting	Diploma IV	5	3	5	4	5	3	4	5	5	5	5	3	4	5	4	5
Kernal	Male (Laki-Laki)	22-25	Communication	Bachelor	5	3	4	4	3	4	3	5	4	5	5	4	5	5	4	5
Amir	Male (Laki-Laki)	18-21	Bict	Bachelor	4	3	5	4	3	5	4	3	5	4	5	3	4	5	5	5
Wenny dariezqa	Female	22-25	Management	Diploma IV	5	3	4	5	5	3	4	5	3	4	5	3	4	5	4	5
Sevira	Female	18-21	Information	Bachelor	2	1	3	2	1	3	2	1	2	1	1	2	3	1	3	2
Svalsa juwita	Female	18-21	Finance	Bachelor	3	5	4	5	4	4	3	5	4	4	5	3	4	5	3	5
Halwa salsilah	Female	18-21	Administration	Bachelor	5	3	4	5	4	3	5	5	4	4	5	3	4	5	4	3
Satria amrul jadid	Male (Laki-Laki)	22-25	Finance	Bachelor	5	3	4	4	3	5	4	5	4	5	5	3	4	5	4	5
Melvin	Male (Laki-Laki)	18-21	Accounting	Bachelor	5	3	4	5	3	4	5	4	5	5	5	3	4	5	4	5
Nicholas	Male (Laki-Laki)	18-21	Accounting	Bachelor	5	4	5	3	4	5	5	4	4	5	3	4	5	5	4	4
Dandi	Male (Laki-Laki)	18-21	Teknik kimia	Diploma IV	3	2	3	1	2	3	1	2	3	2	3	3	2	2	2	1

RESPONDENT DEMOGRAPHIC					FINANCIAL ATTITUDE						INTEREST IN USING ONLINE									
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Prawira	Male (Laki-Laki)	22-25	SI	Bachelor	1	4	4	4	4	4	4	4	4	4	1	1	1	1	1	1
Dian Amelia	Female	18-21	Accounting	Diploma IV	3	4	5	3	4	5	3	5	4	5	4	3	5	5	4	5
Nurul hidayah	Female	22-25	Medication	Bachelor	3	2	4	5	3	4	2	4	3	5	4	3	5	2	4	5
Rusli	Male (Laki-Laki)	22-25	Computer	Diploma IV	3	1	2	2	3	3	2	2	1	2	3	1	3	3	2	1
Sania	Female	22-25	Arts	Bachelor	4	3	5	4	5	4	3	5	3	5	5	3	4	5	3	5